

SERFF Tracking Number: ELAS-125952020 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 41145
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Life Insurance Model Illustration Regulation
Project Name/Number: Annual Certification/Life Illustration/2009 NAIC

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Life Insurance Model Illustration SERFF Tr Num: ELAS-125952020 State: ArkansasLH
Regulation

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 41145

Sub-TOI: L08.000 Life - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Audrey Arnold, Samra

Disposition Date: 12/22/2008

Mekbeb, Roxanne Persaud,

Sabrena Lallmohamed

Date Submitted: 12/17/2008

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Annual Certification/Life Illustration

Status of Filing in Domicile: Pending

Project Number: 2009 NAIC

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: We are preparing
and submitting these filings simultaneously.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/22/2008

State Status Changed: 12/22/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Estella A. Devian

Vice President

Telephone No.: (212) 314-2921

SERFF Tracking Number: ELAS-125952020 *State:* Arkansas
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Product Name: Life Insurance Model Illustration Regulation
Project Name/Number: Annual Certification/Life Illustration/2009 NAIC
Facsimile: (212) 707-7493
estella.devian@axa-equitable.com

December 17, 2008

Ms. Julie Benafield Bowman
Insurance Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Annual Certifications/Life Insurance Illustration Regulation
SERFF Tracking No.: ELAS-125952020

Dear Commissioner Benafield Bowman:

Pursuant to your state's life insurance policy illustration regulation, we are hereby filing our annual certifications. AXA Equitable Life Insurance Company encloses the following:

- List of life insurance forms to be marketed with and without illustration;
- Certification of AXA Equitable's designated responsible officer; and
- Certification of AXA Equitable's illustration actuary.

We request that information contained in this letter and any attachments hereto be treated as confidential and be exempted from disclosure in accordance with the state's Freedom of Information law or other similar laws, and we be notified prior to any proposed release of this information.

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If you have any questions, please feel free to call me at (212) 314-2921.

Sincerely

EAD:ava

Enclosures

Company and Contact

Filing Contact Information

Estella A. Devian, Vice President
1290 Avenue of the Americas, 14th Floor
New York, NY 10104
estella.devian@axa-financial.com
(212) 314-2921 [Phone]
(212) 707-7493[FAX]

Filing Company Information

AXA Equitable Life Insurance Company
1290 Avenue of the Americas, 14-10
New York,, NY 10104
(212) 314-2921 ext. [Phone]
CoCode: 62944
Group Code: 968
Group Name:
FEIN Number: 13-5570651
State of Domicile: New York
Company Type: LIFE Insurance
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$0.00	12/17/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/22/2008	12/22/2008

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Disposition

Disposition Date: 12/22/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ELAS-125952020 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Products List		Yes
Supporting Document	Officer Certification		Yes
Supporting Document	Actuarial Certification		No
Supporting Document	Board Memorandum		Yes

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Supporting Document Schedules

Review Status:

Satisfied -Name: Products List

12/17/2008

Comments:

Attached is a list of the products which pertains to this filing.

Attachment:

AXAEQ Generic Products List.pdf

Review Status:

Satisfied -Name: Officer Certification

12/17/2008

Comments:

Attached is the signed certification from the responsible officer.

Attachment:

AXAEQ Officer Certification.pdf

Review Status:

Satisfied -Name: Board Memorandum

12/17/2008

Comments:

Attached is signed appointment memorandum from the Board of Directors.

Attachment:

AXAEQ and AXACO Board Memo.pdf

AXA Equitable Life Insurance Company

List of Life Insurance Policies Available for New Business as of 01/01/09 Subject to Life Insurance Illustration Regulation

Marketing Name	Generic Name	Policy Form Number	Marketed With/Without Illustration
AXA Equitable Annual Renewable Term	Yearly Renewable Term Plan	149-54	With Sales Illustration
Interest Sensitive Whole Life	Fixed Premium Interest Sensitive Whole Life Policy	149-56	With Sales Illustration
Athena UL-LPR	Individual Flexible Premium Universal Life Insurance Policy	07-100	With Sales Illustration
Athena UL-DB	Individual Flexible Premium Universal Life Insurance Policy	07-200	With Sales Illustration
Athena UL-ESLI	Individual Flexible Premium Universal Life Insurance Policy	07-300	With Sales Illustration
Athena Survivorship Universal Life III	Individual Flexible Premium Joint Survivorship Universal Life Insurance Policy	07-400	With Sales Illustration
Equitable Joint Survivorship Term Insurance	Joint Survivorship One Year Term Plan	141-50	Without Sales Illustration
AXA Equitable Term Twenty-Five	Twenty-Five Year Renewable Term Plan	147-25	Without Sales Illustration
AXA Equitable Term Twenty ROP	Twenty Year Renewable Term Plan	148-20	Without Sales Illustration
AXA Equitable Term Twenty-Five ROP	Twenty-Five Yearly Renewable Term Plan	148-25	Without Sales Illustration
AXA Equitable Term Thirty ROP	Thirty Year Renewable Term Plan	148-30	Without Sales Illustration
One Year Term	One Year Term Plan	148-51	Without Sales Illustration
AXA Equitable Term Ten	Ten Year Renewable Term Plan	149-10	Without Sales Illustration
AXA Equitable Term Fifteen	Fifteen Year Renewable Term Plan	149-15	Without Sales Illustration

AXA Equitable Life Insurance Company

**List of Life Insurance Policies Available for New Business as of 01/01/09 Subject to Life Insurance
Illustration Regulation**

Page 2

			Policy Form	Marketed With/Without
Marketing Name		Generic Name	Number	Illustration
AXA Equitable Term		Twenty Year Renewable Term	149-20	Without Sales Illustration
Twenty		Plan		
AXA Equitable Term		Thirty Year Renewable Term	149-30	Without Sales Illustration
Thirty		Plan		



John Abbate
Vice President
Phone: (212) 314-3015

CERTIFICATION

Life Insurance Illustrations

I, John Abbate, am a Vice President of AXA Equitable Life Insurance Company (“AXA Equitable”). I have been designated by said insurer to be the responsible officer for all plans of insurance subject to the Life Insurance Illustration Regulation (“Regulations”) for this state. To the best of my belief and knowledge, I do hereby certify the following:

That AXA Equitable’s authorized illustration formats for policy forms that are subject to the Regulation and that have been designated as marketed with an illustration (the “Policy Forms”) meet or exceed the requirements of the Regulation;

That the scales of non-guaranteed elements used in AXA Equitable authorized illustrations to be used with the Policy Forms are those scales certified by the Illustration Actuary appointed by AXA Equitable’s Board of Directors; and,

That AXA Equitable has provided its agents with information about the expense allocation method used by AXA Equitable in its authorized illustrations for the Policy Forms and certified by the illustration Actuary.

Dated this 5th day of December 2008.

A handwritten signature in black ink, appearing to read 'John Abbate', written over a horizontal line.

John Abbate
Vice President
AXA Equitable Life Insurance Company



MEMORANDUM

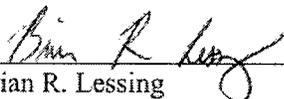
Brian R. Lessing, FSA, MAAA
Vice President and Actuary
Phone: (212) 314-2931

Date: November 7, 2008
To: Charles Marino
Executive Vice President & Chief Actuary
Subject: NAIC Life Insurance Illustrations Model Regulation -
Illustration Actuary and Responsible Officer Certifications

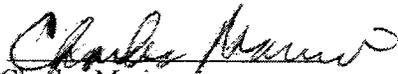
In December of 1995, the National Association of Insurance Commissioners adopted the Life Insurance Illustrations Model Regulation (The "Regulation"), which applies to non-variable life insurance products.

The Regulation requires that an illustration actuary certify annually to the Board of Directors and to the insurance commissioners in states where the Regulation has been adopted that the disciplined current scale used in company authorized illustrations is in conformity with the Actuarial Standard of Practice No. 24 and that the illustrated scales used in insurer authorized illustrations meet the requirements of the Regulation. In 2001, I was appointed by the Board as the illustration actuary.

I have reviewed the results of the testing performed and believe that we are in compliance with the Regulation as stated in the attached illustration actuary certification. Accordingly, please submit the attached certification to the Board of Directors.



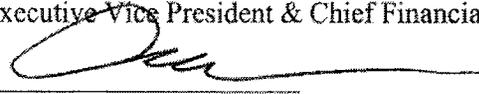
Brian R. Lessing
Vice President & Actuary

I Concur: 

Charles Marino
Executive Vice President & Chief Actuary

I Concur: 

Richard Dziadzio
Executive Vice President & Chief Financial Officer

I Concur: 

Christopher M. Condrón
Chairman & Chief Executive Officer

cc: A. Katcher
J. Abbate
A. McMahon

CERTIFICATION Life Insurance Illustrations

I, Brian R. Lessing, am a Vice President and Actuary of AXA Equitable Life Insurance Company ("AXA Equitable Life") and AXA Equitable Life and Annuity Company and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurers to be the illustration actuary for all plans of insurance subject to the Life Insurance Illustrations Regulation ("Regulation"). I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

I am certifying to the following plans of insurance, which are offered for new business and sold with an illustration: AXA Equitable ART, Athena Survivorship Universal Life III, Athena UL-LPR, Athena UL-DB and Athena UL-ESLI, as well as AXA Equitable Interest Sensitive Whole Life, which will be offered for new business and sold with an illustration beginning December 15, 2008.

Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in-force policies. Moreover, no currently payable scale for business within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale. The products to which this certification applies are: Equitable Whole Life, Equitable TERM III, Equitable ART, AXA Equitable ART, Level Term, Level Term Plus, Level Term Premier, Equitable Universal Life, Equitable Survivorship Universal Life, Equitable Universal Life II, Equitable Survivorship Universal Life II, Athena Universal Life, Athena Universal Life II, Athena Survivorship Universal Life, Athena Survivorship Universal Life II, and Athena Survivorship Universal Life III, Athena UL-LPR, Athena UL-DB and Athena UL-ESLI, as well as Equitable of Colorado Level Term, Equitable of Colorado Level Term Plus, Equitable of Colorado Level Term Premier and Term 10, Term 15 and Term 20 for AXA Equitable Life and Annuity Company.

Scales of non-guaranteed elements used in insurer-authorized illustrations of the plans of insurance described above meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustrations Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board.

Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed element amounts actually paid, credited or charged to the same or similar forms.

The minimum expenses used in the calculation of the disciplined current scale for all policy forms listed above were Fully Allocated.

I have relied upon information supplied by Heather Smith, Vice President, Linda Rodway, Vice President and Actuary, and Dominique Baede, Vice President & Senior Actuary.

Dated this 7th day of November 2008



Brian R. Lessing
Vice President and Actuary
AXA Equitable Life Insurance Company
AXA Equitable Life and Annuity Company
1290 Avenue of the Americas
New York, NY 10104